

Information to identify the case:

Debtor 1 Joann Hickey
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **12-11095-TPA**

Social Security number or ITIN **xxx-xx-1241**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joann Hickey

1/22/18

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joann Hickey
Debtor

Case No. 12-11095-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: gamr
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jan 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2018.

db +Joann Hickey, 1802 E. 4th Street, Erie, PA 16511-1004
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine, c/o Shellpoint Mortgage Servicing,
PO Box 10826, Greenville, SC 29603-0826
13436546 +Allcare Dental, 6660 Peach Street, Erie, PA 16509-7720
13436547 Arrow Financial Service, 5996 West Touhy Ave., Niles, IL 60714-4610
13436548 +Bank of America, 9700 Bissonnet Street, Suite 1500, Houston, TX 77036-8013
13535994 +Bank of America, N.A., c/of D. Troy Sellers, Esquire, 1617 JFK Blvd., Suite 1400,
One Penn Center Plaza, Philadelphia, PA 19103-1823
13436549 +Brad Harvey, 1802 East 4th St., Erie, PA 16511-1004
13436552 CNAC-OH 105, 15200 Lorain Avenue, Cleveland, OH 44111-5531
14120379 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
13436555 +Northland Group Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
13436558 Verizon, 500 Technology Drive, Harrisburg, PA 17111
14252906 WILMINGTON SAVINGS FUND SOCIETY, BCAT 2014-9TT, c/o Shellpoint Mortgage Servicing,
PO Box 10826, Greenville, SC 29603-0826
14060894 +Wilmington Savings Fund Society, FSB, et al, 500 Delaware Avenue, 11th Floor,
Wilmington, DE 19801-7405

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2018 01:52:42 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM Jan 23 2018 01:38:00 BANK OF AMERICA, N.A., 2380 Performance Dr,
Richardson, TX 75082-4333
13445080 +EDI: LTDFINANCIAL.COM Jan 23 2018 01:38:00 Advantage Assets II, Inc.,
7322 Southwest Frwy., Suite 1600, Houston, TX 77074-2134
13535420 +EDI: BANKAMER.COM Jan 23 2018 01:38:00 Bank of America, N.A., 7105 Corporate Drive,
Plano, TX 75024-4100
13436551 +EDI: CMIGROUP.COM Jan 23 2018 01:38:00 CMI, 4200 International Parkway,
Carrollton, TX 75007-1930
13436550 +EDI: CAPITALONE.COM Jan 23 2018 01:38:00 Capital One Bank, P.O. Box 30281,
Salt Lake City, UT 84130-0281
13507218 E-mail/Text: bknotice@crgofusa.com Jan 23 2018 01:53:11
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
DALLAS, TX 75312-3203
13436553 +EDI: LTDFINANCIAL.COM Jan 23 2018 01:38:00 LTD Financial Services,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
13436554 +EDI: RESURGENT.COM Jan 23 2018 01:38:00 LVNV Funding, P.O. Box 10497,
Greenville, SC 29603-0497
13436556 +EDI: AGFINANCE.COM Jan 23 2018 01:38:00 One Main Financial, 7200 Peach Street,
Erie, PA 16509-4754
13483304 EDI: AGFINANCE.COM Jan 23 2018 01:38:00 One Main Financial, P.O. Box 6043,
Sioux Falls, SD 57117-6043
13483295 EDI: AGFINANCE.COM Jan 23 2018 01:38:00 OneMain Financial, P.O. Box 70911,
Charlotte, NC 28272-0911
13535996 EDI: PRA.COM Jan 23 2018 01:38:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541
13535447 EDI: PRA.COM Jan 23 2018 01:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13461253 E-mail/Text: ebn@vativrecovery.com Jan 23 2018 01:52:32 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
PO Box 40728, Houston TX 77240-0728
13436557 +E-mail/Text: bankruptcypgl@plaingreenloans.com Jan 23 2018 01:53:12 Plain Green,
Attn.: Customer Service, 93 Mack Road, P.O. Box 270, Box Elder, MT 59521-0270
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Shellpoint Mortgage Servicing
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine
cr* Citifinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: gamr
Form ID: 3180W

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Total Noticed: 29

Date Rcvd: Jan 22, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT agornall@goldbecklaw.com, bkgroup@goldbecklaw.com:bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com, james.prostko@phelanhallinan.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Stephen H. Hutzelman on behalf of Debtor Joann Hickey shutzelman@shapiralaw.com, shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com
Theodore B. Ely, II on behalf of Debtor Joann Hickey tely@shapiralaw.com, elytheodore466@gmail.com
Theodore B. Ely, II on behalf of Plaintiff Joann Hickey tely@shapiralaw.com, elytheodore466@gmail.com

TOTAL: 10